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# United States Bankruptcy Court Northern District of Illinois Western Division

Voluntary Petition

								-			
Name of Debtor (if individual, enter Last, First, Middle):  Lewis, Carlton Ernest						Name of Joint Debtor (Spouse) (Last, First, Middle)					
Lev	wis, Car	ILOII E	mest								
All Other Names used by and trade names):	y the Debtor in the	last 8 years	(include ma	rried, maider	n All Ot maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Se (if more than one, state a	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-3068						. Sec. or Indivi e all) *	idual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of Debtor	Street Address of Debtor (No. & Street, City, and State):						nt Debtor (No.	& Street, City	, and State):		
202 Barbara S	Street Apt	# 10									
<b>Mount Morris</b>	•		6	1054							
County of Residence or	of the Principal Pla	ace of Busin	ess:		Count	y of Residence	or of the Princ	cipal Place of I	Business:		
	OG	LE									
Mailing Address of Debto	or (if different from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if	different from s	street address):		
Location of Principal Ass	ets of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debtor (Form (Check one		ı	Nature of Bu		Chap	oter of Bankru	ptcy Code Un	der Which th	e Petition is Filed (Check one box)		
■ Individual (includ		☐ Heath	Care Busine	ess		hapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on pa	-		e Asset Real ed in 11 U.S.			hapter 9		of a Fore	eign Main Proceeding		
☐ Corporation (incl	udes LLC & LLP)	□ Railro		2 8101 (315	'   <b>-</b> ~	hapter 11 hapter 12		☐ Chapter	15 Petition for Recognition		
☐ Partnership			broker		1 —	hapter 13			eign Nonmain Proceeding		
Other (If debtor i		I	nodity Broker	•			Nature o	f Debts (Check	( one Box)		
above entities, cl and state type of		☐ Clear	ng Bank			■ Debts are primarily consumer □ Debts are primarily business					
,	,		Fax-Exempt	Entity		debts, defined in 11 U.S.C. debts.					
		(C	heck box, if ap	plicable.)	_	§ 101(8) as "incurred by an individual primarily for a					
		_	r is a tax-exe ization under	•		personal, family, or household					
			d States Code nue Code).	e (the Interna	al pu	urpose."					
	Filing Fee (Ci						Cha	apter 11 Debt	ors		
Filing Fee attached	•	,				Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
, and the second											
Filing Fee to be paid signed application for					CHECK						
unable to pay fee exc						Debtor's aggregansiders or afflia			debts (excluding debts owed to		
☐ Filing Fee wavier req	uested (applicable	to chanter	7 individuals	only) Muet	Chec	k all applicable	e boxes:				
attach signed applica	, , ,			• /		oplan is being fi	•				
						Acceptances of the following of the following contracts of the following co	•		etition from one of more classes 1126(b).		
Statistical/Administrat									This space is for court use only		
Debtor estimates that funds will be available for distribution to unsecured creditor  Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.						es paid, there w	vill be no				
Estimated Number of Cred											
1- 50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 99 Estimated Assets	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,001	to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,00		to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities											
\$0 to \$50,001	to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000 \$100,00	00 \$500,000	to \$1	to \$10 million	to \$50	to \$100 million	to \$500	to \$1billion	\$1 billion			

Case 09-72041 Doc 1 Filed 05/18/09 Entered 05/18/09 12:57:55 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 37 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Lewis, Carlton Ernest All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: Florida Middle District 94-04512 08/31/1994 None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 05/14/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for



Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

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### **Voluntary Petition**

This page must be completed and filed in every case)

## Name of Joint Debtor(s)

Lewis, Carlton Ernest

# **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## /s/ Carlton Ernest Lewis

# **Carlton Ernest Lewis**

Dated: 05/05/2009

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

# << Sign & Date on Those Lines

# Signature of Attorney

## /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

### Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/14/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

## Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis Debtor** 

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 05/05/2009 \_\_\_\_

/s/ Carlton Ernest Lewis
Carlton Ernest Lewis



Sign & Date Here

# Document Page 5 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis Debtor** 

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 05/05/2009	Sign & Date
l cei	rtify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 does not apply in this district.	U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable participate in a credit counseling briefing in person, by telephone, or through the Internet.);	e effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to realizing and making rational decisions with respect to financial responsibilities.);	o be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a by a motion for determination by the court.]	ccompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismiss not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	any debt Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit cour so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exignere.]	seling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan dev the agency no later than 15 days after your bankruptcy case is filed.	d me in e. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attacertificate and a copy of any debt repayment plan developed through the agency.	d me in

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B 1D (Official Form 1, Exh.D)(12/08)

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# Document Page 6 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis , Debtor

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

				AMOUNTS SCHEDULED					
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other				
SCHEDULE A - Real Property	Yes	1	\$95,000	\$-	\$-				
SCHEDULE B - Personal Property	Yes	3	\$19,325	\$-	\$-				
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-				
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$301,663	\$-				
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-				
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$41,289	\$-				
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-				
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-				
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,810				
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,040				
TOTALS	\$ 114,325 TOTAL ASSETS	\$ 342,952 TOTAL LIABILITIES							

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

**Carlton Ernest Lewis / Debtor** 

Bankruptcy Docket #:

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,810.25
Average Expenses (from Schedule J, Line 18)	\$ 2,040.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,465.75

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 97,560.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 41,289.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 138,849.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis, Debtor** 

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
564 Queens Mirror, Casselbiery FL, 32707 ((SURRENDERING))	Fee Simple		\$ 95,000	\$ 283,158

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$95,000.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		checking account with Mt. Morris Savings and loan	Н	\$	500
		savings account with Mt Morris Union Savings	Н	\$	200
		savings account with Union Savings Bank ending in 9002	Н	\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, computer, sofa, recliner, coffee and end tables, dining set, table and chairs, small appliances, microwave, bed and dresser, coins, silver certificates	н	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Realis Comment Diseas Tours (Records Familia Distance		•	200
06. Wearing Apparel		Books, Compact Discs, Tapes/Records, Family Pictures	Н	\$	200
<b>5</b> 11		Necessary wearing apparel.	Н	\$	50
07. Furs and jewelry.		3 0			
		Jewelry	Н	\$	200
08. Firearms and sports, photographic, and other hobby equipment.	X				
PEG Record # 413580		II    II    I     III    III    III    III    III    III    III    III    B6B (Official Fo	rm 6B	(12/07)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY				
Type of Property		Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Town Life Incomes No. Oash Commanday Value		\$	0	
10. Annuities. Itemize and name each issuer.	X	Term Life Insurance - No Cash Surrender Value.	Н	Ψ	<u> </u>	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY						
Type of Property	e of Property  Description and Location of Property  E			Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		Sterling Federal BANK - 2005 Ford Focus  Sterling Federal BANK - 2006 Chevrolet Colorado with over 54,000 miles.  1984 Jeep Scrambler (not running)	Н	\$ 6,100 \$ 9,925 \$ 100			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$19,325			

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# NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Mt. Morris Savings and loan	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
savings account with Mt Morris Union Savings	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
savings account with Union Savings Bank ending in 9002	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, computer, sofa, recliner, coffee and	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
end tables, dining set, table and chairs, small appliances, microwave, bed and dresser, coins, silver certificates			
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.			
Jewelry	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
25. Autos, Truck, Trailers and other vehicles and accessories.			
Sterling Federal BANK - 2005 Ford Focus	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 6,100
1984 Jeep Scrambler (not running)	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
PFG Record # <b>413580</b>	B6C (Offic	ial Form 6C) (12/	07) Page 1 of 1

# Document Page 13 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2007 **Regions Mortgage** \$ 100,000 \$5,000 Nature of Lien: Mortgage - Second **Bankruptcy Department** Market Value: \$ 95,000 6200 Poplar Ave. Intention: Surrender Memphis TN 38117 \*Description: 564 Queens Mirror, Acct No.: Casselbiery FL, 32707

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, 18th Judicial Dist Doc # 08CA007677 2825 Judge Fran Jamieson Way Viera FL 32940

Shapiro and Fishman

10004 N. Dale Marby Highway Tampa FL 33618

2 Sterling Federal BANK Attn: Bankruptcy Dept.

110 E 4Th St Sterling IL 61081

Acct No.: 116034166

Dates: 2009

Nature of Lien: Lien on Vehicle - PMSI

Market Value: \$ 6,100 Intention: Reaffirm 524 (c)

\*Description: Sterling Federal BANK - 2005

((SURRENDERING))

Ford Focus

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4.178

\$0

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In re

**Carlton Ernest Lewis, Debtor** 

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A N H	* Date Claim was Incured	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
3	Sterling Federal BANK Attn: Bankruptcy Dept. 110 E 4Th St Sterling IL 61081 Acct No.: 116034323			Dates: 2008-2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 9,925 Intention: Reaffirm 524 (c) *Description: Sterling Federal BANK - 2006 Chevrolet Colorado with over 54,000 miles.				\$ 14,327	\$ 4,402
4	UP/Regionsm Attn: Bankruptcy Dept. 215 Forrest St Hattiesburg MS 39401 Acct No.: 4010897856279			Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 95,000 Intention: Surrender *Description: 564 Queens Mirror, Casselbiery FL, 32707 ((SURRENDERING))				\$ 183,158	\$ 88,158

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

clerk, 18th Judical Dist Doc # 2008CA007677 2825 Judge Fran Jamieson Way Viera FL 32940

Shapiro and Fishman Bankruptcy Department 10004 N Dale Marby Highway Tampa FL 33618

Total

\$ 301,663

\$ 97,560

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 15 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis. Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis / Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX3068			Dates: 1994-2009 Reason: Credit Card or Credit Use				\$ 11,251
2	Exxmblciti Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX3068			Dates: 1991-2009 Reason: Credit Card or Credit Use				\$ 32
3	FIA CSNA Attn: Bankruptcy Dept. Po Box 17054 Wilmington DE 19884 Acct #: XXXXX3068			Dates: 2006 Reason: Credit Card or Credit Use				\$ 12,278

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis / Debtor** 

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	HSBC BANK Attn: Bankruptcy Dept. 12447 Sw 69Th Ave Tigard OR 97223 Acct #: XXXXX3068			Dates: 2009 Reason: Credit Card or Credit Use				\$ 12,328
5	Key Greer Frawley Key Attn: Bankruptcy Dept. PO Box 360345 Birmingham AL 35236 Acct #: 00000000670106434			Dates: Reason: <b>Notice Only</b>				Notice
6	Steve Reuter Attn: Bankruptcy Dept. 722 Highcrest Rd. Dixon IL 61021 Acct #:		Н	Dates: Reason: Unknown Credit Extension				\$ 5,400
7	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX3068			Dates: 2009 Reason: Notice Only				\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

B6F (Official Form 6F) (12/07)

\$ 41,289.00

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In re

**Carlton Ernest Lewis, Debtor** 

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Matt Merril Attn: Bankruptcy Dept.

423 E Hitt St. Mount Morris IL 61054 Intention: Assume Lease
Contract Type: Lease on Property
Terms/Month: \$

Buy Out: Begin Date: Debtor Int: Description:

PFG Record # 413580 B6G (Official Form 6G) (12/07) Page 1 of 1

# Document Page 19 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis, Debtor** 

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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# UNITED STATES BARKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis, Debtor** 

Bankruptcy Docket #:

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBT	OR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Single	None	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Handler	
Name of Employer:	UPS	
Years Employed	5yrs	
Employer Address:	4733 Sandy Hollow Rd.	
City, State, Zip	Rockford, IL 61109	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 3,956.98	\$ 0.00			
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 3,956.98	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS	,	·			
a. Payroll Taxes and Social Security	\$ 1,018.55	\$ 0.00			
b. Insurance	\$ 128.18	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,146.73	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,810.25	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,810.25	\$ 0.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,810.25				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED SPATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis / Debtor** 

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(	S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. P payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	rorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	peled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 600.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 200.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 85.00
d. Other Home Phone and Cable Television	\$ 60.00
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 350.00
5. Clothing	\$ 75.00
6. Laundry and Dry Cleaning	\$ 50.00
7. Medical and Dental Expenses	\$ 50.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 265.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 55.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life c. Health	\$-
d. Auto	\$ 95.00
e. Other	\$-
12. Taxes (not deducted from wages or included in home mortgage payments)	φ-
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	<b>c</b>
a. Auto	\$- c
b. Reaffirmation Payments c. Other   \$-	<del>\$ -</del> \$-
14. Alimony, maintenance and support paid to others	<del>y-</del> \$-
15. Payments for support of additional dependents not living at your home	\$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	Ψ -
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$95.00 \$30.00 \$0.00 \$- \$-	\$125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,040.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above	\$ 2,810.25 \$ 2,040.00
c. Monthly net income (a. minus b.) d. Total amount to be paid into plan monthly	\$ 770.25 \$ 770.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis Debtor** 

Bankruptcy Docket #:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/05/2009 /s/ Carlton Ernest Lewis

Carlton Ernest Lewis

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 23 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$16,436	employment	
	2008: \$75,915		
	2007: \$68,649		
X	Spouse		
	AMOUNT	SOURCE	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

## STATEMENT OF FINANCIAL AFFAIRS

NONE

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
E	Spouse		
	AMOUNT	SOURCE	

### 03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods o services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Sterling Federal BANK 110 E 4Th St Sterling IL 61081	Monthly	\$ 816	\$ 3,362
Sterling Federal BANK 110 E 4Th St Sterling IL 61081	Monthly	\$ 1,014	\$ 13,313
UP/Regionsm 215 Forrest St Hattiesburg MS 39401	Monthly	\$ 4,866	\$ 178,292

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In re

Carlton Ernest Lewis, Debtor

was Seized

days immediately preceding the cotransfer is not less than \$5,000 (M	ommencement of the case if the aquarried debtors filing under chapter	DEBTS: List each payment or other transfer ggregate value of all property that constitutes 12 or chapter 13 must include payments arouses are separated and a joint petition is no	s or is affected by such nd other transfers by e
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were insiders.	(Married debtors filing under cha	y preceding the commencement of this case pter 12 or chapter 13 must include payment e separated and a joint petition is not filed.)	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
	-		
OA OLUTO AND ADMINUSTRATIV	- DDOOFFDINGS EVECUTIONS	O A DAUGUMENTO AND ATTACHMENTS	
List all lawsuits & administrative pr	oceedings to which the debtor is cotors filing under chapter 12 or cha	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT	ly preceding the filing of
List all lawsuits & administrative pr this bankruptcy case. (Married del whether or not a joint petition is file CAPTION OF SUIT AND	oceedings to which the debtor is contors filing under chapter 12 or chapter unless the spouses are separated.  NATURE  OF	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY	ly preceding the filing of g either or both spouse STATUS  OF
List all lawsuits & administrative pr this bankruptcy case. (Married del whether or not a joint petition is file CAPTION OF	oceedings to which the debtor is contors filing under chapter 12 or chapter, unless the spouses are separated.  NATURE  OF  PROCEEDING	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY  AND LOCATION	ly preceding the filing of g either or both spouse STATUS
List all lawsuits & administrative pr this bankruptcy case. (Married del whether or not a joint petition is file CAPTION OF SUIT AND	oceedings to which the debtor is contors filing under chapter 12 or chapter unless the spouses are separated.  NATURE  OF	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY	ly preceding the filing of g either or both spouse STATUS  OF
List all lawsuits & administrative pr this bankruptcy case. (Married del whether or not a joint petition is file CAPTION OF SUIT AND CASE NUMBER	oceedings to which the debtor is contors filing under chapter 12 or chapter, unless the spouses are separated.  NATURE  OF  PROCEEDING	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY  AND LOCATION	ly preceding the filing of g either or both spouse STATUS OF DISPOSITION
List all lawsuits & administrative pricting bankruptcy case. (Married del whether or not a joint petition is file CAPTION OF SUIT AND CASE NUMBER  Regions Bank v. Lewis  08CA007677  04b. WAGES OR ACCOUNTS GAP process within (1) one year precedure.	oceedings to which the debtor is control filing under chapter 12 or chapter, unless the spouses are separated, unless the spouses are separated.  NATURE  OF  PROCEEDING  Foreclosure  RNISHED: Describe all property the commencement of this case.	or was a party within 1 (one) year immediate apter 13 must include information concerning ted and a joint petition is not filed.)  COURT  OF AGENCY  AND LOCATION	ly preceding the filing of g either or both spouse STATUS OF DISPOSITION  Pending  under any legal or equor chapter 13 must income.

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of Property

Seizure

# Document Page 26 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis, Debtor** 

Organization

**MS & Cancer Shriners** 

05. REPOSSESSION, FORE	CLOSURES AND RETURNS:		
returned to the seller, within o	repossessed by a creditor, sold at a foreclosine year immediately preceding the commencemation concerning property of either or both significant petition is not filed.)	ement of this case. (Married debte	ors filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
06. ASSIGNMENTS AND RE	CEIVERSHIPS:		
case. (Married debtors filing ι	of property for the benefit of creditors made wander chapter 12 or chapter 13 must include a couses are separated and a joint petition is not	any assignment by either or both s	-
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
preceding the commencemer	been in the hands of a custodian, receiver, out of this case. (Married debtors filing under cluses whether or not a joint petition is filed, un	napter 12 or chapter 13 must inclu	de information concerning
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
07. GIFTS:			
_	ributions made within one year immediately p aggregating less than \$200 in value per indiv	ridual family member and charitab	le contributions aggregatin
than \$100 per recipient. (Mar	is filed, unless the spouses are separated an	=	ions by either or both spou

If Any

Gift

yearly

of Gift

\$300

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# Document Page 27 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

## STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

and Date of Payment,
Pass Name of Payer if
Other Than Debtor
Pas of Peter 2009

Amount of Money or Description and Value of Property

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Payment/Value: \$3,500.00. \$2,500 paid prior to filing, balance through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment,
Name of Payer if
Other Than Debtor
2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

STATEMENT	OF	FINANCIA	AL AFFAIRS

NONE	
X	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferee, Relationship Transferred and to Debtor Value Received Date



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date of Sale or Trust or of other Device Transfer(s) Closing

NONE X

### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Date of Sale or Address of of Account Number, and Amount of Institution Final Balance Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.) Date of Transfer or Name and Address of Bank Names & Addresses of Those With Description of

Contents

or Other Depository Access to Box or depository only debtor coins, pocket knives, silver Union Bank in Mt. certificates **Morris** 

Surrender, if Any

# Document Page 29 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

13. SETOFFS:			
of this case. (Married debtors filing		or deposit of the debtor within 90 days pre ust include information concerning either o int petition is not filed.)	-
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD List all property owned by another Name and Address	FOR ANOTHER PERSON:  person that the debtor holds or co  Description and	ntrols.	
of Owner	Value of Property	of Property	
15. PRIOR ADDRESS OF DEBTO	DR(S):		
If debtor has moved within three (occupied during that period and va	3) years immediately preceding the	commencement of this case, list all premis of this case. If a joint petition is filed, repor	
If debtor has moved within three (	3) years immediately preceding the	•	
If debtor has moved within three (occupied during that period and va	years immediately preceding the acated prior to the commencement	of this case. If a joint petition is filed, repor  Dates of  Occupancy	
If debtor has moved within three (coccupied during that period and variof either spouse.	years immediately preceding the acated prior to the commencement     Name	of this case. If a joint petition is filed, reportates of	
If debtor has moved within three (coccupied during that period and varied either spouse.  Address  406 N Hannah Ave Mount Morris IL	3) years immediately preceding the acated prior to the commencement  Name Used  Same	of this case. If a joint petition is filed, repor  Dates of  Occupancy	
If debtor has moved within three (coccupied during that period and variof either spouse.  Address  406 N Hannah Ave Mount Morris IL 61054-1028  16. SPOUSES and FORMER SPOUSES AND FORME	3) years immediately preceding the acated prior to the commencement  Name Used  Same  DUSES:  a community property state, comm Puerto Rico, Texas, Washington, o	of this case. If a joint petition is filed, repor  Dates of  Occupancy	t also any separate addi zona, California, Idaho, ately preceding the

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

STATEMENT OF FINANCIAL AFFAIRS				
7. ENVIRONMENTAL INFO	RMATION:			
or the purpose of this questi	on, the following definitions apply:			
oxic substances, wastes or n	any federal, state, or local statute or regulation naterial into the air, land, soil surface water, ting the cleanup of the these substances, wa	ground water, or other medium, i		
	cility, or property as defined under any Environing, but not limited to, disposal sites.	onmental Law, whether or not pro	esently or formerly owned or	
Hazardous material" means nvironmental Law.	anything defined as a hazardous waste, haz	ardous or toxic substances, pollu	utant, or contaminant, etc. under	
r potentially liable under or in	ss of every site for which the debtor has rec n violation of an Environmental Law. Indicate		-	
r potentially liable under or in	n violation of an Environmental Law. Indicate  Name and Address		-	
r potentially liable under or in Invironmental Law:	n violation of an Environmental Law. Indicate	e the governmental unit, the date	of the notice, and, if known, the	
r potentially liable under or in invironmental Law: Site Name and Address	Name and Address of Governmental Unit	the governmental unit, the date  Date  of Notice	of the notice, and, if known, the  Environmental  Law	
r potentially liable under or in invironmental Law:  Site Name and Address  7b. List the name and addre	n violation of an Environmental Law. Indicate  Name and Address	Date of Notice  d notice to a governmental unit of	of the notice, and, if known, the  Environmental  Law	
r potentially liable under or in invironmental Law:  Site Name and Address  7b. List the name and addre	Name and Address of Governmental Unit  ss of every site for which the debtor provide	Date of Notice  d notice to a governmental unit of	of the notice, and, if known, the  Environmental  Law	

X

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of	Docket	Status of
Governmental Unit	Number	Disposition

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# Document Page 31 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

Name & Last Four Digits of

Soc. Sec. No./Complete EIN or

STATEMEN	AT OF F	INANCIAL	<b>AFFAIRS</b>
SIAICIVICI		INANGIAL	_ ALLAIRO

NONE
Х

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

of

		Address	Business	Ending Dates
NE -		and all data are a superior at the 4 to Helicard a	and the second section of the sectio	20.404
	b. Identify any business listed in	subdivision a., above, that is "single a	asset real estate" as defined in 11 US	SC 101.
	Name	Address		

NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

and

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

	STATEMENT OF FIN	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	uals who at the time of the commencement or books of account and records are not available	f this case were in possession of the books of account and recile, explain.
Name	Address	
	n two (2) years immediately preceding the cor  Date  Issued	ercantile and trade agencies, to whom a financial statement was needed this case.
20. INVENTORIES  List the dates of the last tw	o inventories taken of your property, the name	e of the person who supervised the taking of each inventory, a
the dollar amount and basi		,
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
b. List the name and addre	ess of the person having possession of the re  Name and Addresses of Custodian	cords of each of the inventories reported in a., above.
of Inventory	of Inventory Records	
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:
a. If the debtor is a partner	ship, list nature and percentage of interest of	each member of the partnership.
Name and Address	Nature of Interest	Percentage of

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

	STATEMENT OF F	FINANCIAL AFFAIRS		
21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.				
Name and Address	Title	Nature and Percentage of Stock Ownership		
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAR	EHOLDERS:		
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partr	nership.	
Name	Address	Date of Withdrawal		
22b. If the debtor is a corporation, immediately preceding the comme  Name  and Address	•	e relationship with the corporation terminate  Date of  Termination	d within one (1) year	
23. WITHDRAWALS FROM A PAI		N BY A COPORATION:	ncluding compensation	
form, bonuses, loans, stock redem	ptions, options exercised and ar	ny other perquisite during one year immediat	tely preceding the	
form, bonuses, loans, stock redem commencement of this case.  Name and Address of	Date and	ny other perquisite during one year immediat Amount of Money or	tely preceding the	
form, bonuses, loans, stock redem commencement of this case.  Name and Address of		ny other perquisite during one year immediat	ely preceding the	
form, bonuses, loans, stock redern commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUlf the debtor is a corporation, list the	Date and Purpose of Withdrawal  JP: ne name and federal taxpayer ide	Amount of Money or Description and value of Property  entification number of the parent corporation	of any consolidated gr	
form, bonuses, loans, stock redern commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUlf the debtor is a corporation, list the	Date and Purpose of Withdrawal  JP: ne name and federal taxpayer ide	ny other perquisite during one year immediat  Amount of Money or  Description and value of  Property	of any consolidated gr	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

## STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/05/2009

/s/ Carlton Ernest Lewis

**Carlton Ernest Lewis** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Carlton Ernest Lewis, Debtor

Bankruptcy Docket #:

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$3,500

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,500

The Filing Fee has been paid.

**Balance Due** 

The source of the compensation paid to me was:

Debtor(s)

Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jonathan D Parker 05/14/2009 Dated:

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Bar No: 6297378

PFG Record # 413580



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# Document Page 36 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Carlton Ernest Lewis, Debtor** 

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The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/05/2009

413580

PFG Record #

/s/ Carlton Ernest Lewis

**Carlton Ernest Lewis** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**Carlton Ernest Lewis Debtor** 

# **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

## Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 05/05/2009 /s/ Carlton Ernest Lewis

**Carlton Ernest Lewis** 

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Sign & Date Here



Sign & Date Here

Dated: 05/14/2009 /s/ Jonathan D Parker

Attorney: Jonathan D Parker Bar No: 6297378